B1 (Official F@ase) 08200474 Doc 1 Filed 01/10/08 Entered 01/10/08 11:41:38 Desc Main United States Bankrupte DOGUMENT Page 1 of 6 Northern DISTRICT OF Voluntary Potition Name of Debtor Name of Joint Debtor (Spouse) All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more one, state all): than one, state all): Street Address of Debtor (No. and Street, City, and State):

4 S 405 Bridlespur
Naperville, 12 40540 Street Address of Joint Debtor (No. and Street, City, and State): ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Same ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors)  $\Box$ Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If Jebtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for UNITED ST distribution to unsecured creditors. WITED STATES BANKRUPTC) COUR Estimated Number of Creditors П 50-99 100-199 200-999 1,000-5,001-10,001-25,001-50,001-5.000 10,000 25,000 50,000 100,000 Estimated Assets 囡 \$50,001 to \$0 to \$100,001 to \$500,001 \$10,000,001 \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million million **Estimated Liabilities** П **\$**50,001 to \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More Wen \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100. to \$500 to \$1 billion \$1 billion million million million million million

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Voluntary Peti (This page mus	ition Document  to be completed and filed in every case.)	Page 200 to 6s):				
	All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two attach additional sheet	\			
Location Where Filed:	25.10	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Where Fried.	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	lists of this Dahtov (If more than one attack - 1				
Name of Debto	r:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A					
10Q) with the S	ted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) s Exchange Act of 1934 and is requesting relief under chapter 11.)	In the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.)  foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the			
Exhibit A	A is attached and made a part of this petition.	X Signature of Attorney for Debtor( Signature of Attorney for Debtor(s) (	S) (Date)			
 	Exhibit	c				
Does the debtor	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to my	blic health or safety?			
		or manners and recitinate main to pu	one nearm or sarcty?			
res, and	Exhibit C is attached and made a part of this petition.		;			
No.						
	Exhibit	D				
Exhib	leted by every individual debtor. If a joint petition is filed bit D completed and signed by the debtor is attached and nut petition:  bit D also completed and signed by the joint debtor is attached.	nade a part of this petition.	h a separate Exhibit D.)			
	Information Regarding th	ie Debtor - Venue				
X	(Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal place of has no principal place of business or assets in the United States but is this District, or the interests of the parties will be served in regard to the	a defendant in an action or proceeding [in a fed	tes in this District, or cral or state court] in			
	Certification by a Debtor Who Resides as (Check all applicab					
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
		(Name of landlord that obtained judgment)				
		dress of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are circuitre monetary default that gave rise to the judgment for possession	rcumstances under which the debtor would be po , after the judgment for possession was entered,	ermitted to cure the and			
	Debtor has included with this petition the deposit with the court of an filing of the petition.	ny rent that would become due during the 30-day	y period after the			
	Debtor certifies that he/she has served the Landlord with this certific	ation. (11 U.S.C. \$ 362(1)).				

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Case 08-00474 Doc 1 Filed 01/10/08 Entered 01/10/08 11:41:38 Desc Main B1 (Official Form) 1 (12/07) Document Page 3 of 6 Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such (Check only one box.) chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) Х Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) 10 -08 Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer X I declare under penalty of perjury that: (I) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor <u>Address</u> or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Signature and correct, and that I have been authorized to file this petition on behalf of the debtor. Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. X Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Printed Name of Authorized Individual individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming Date to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT

	<del></del>	Northern	District of	Illinois	<del></del>
In re_	Zeljk Debtor(s)	co Ka	empe 1	Case No	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

## Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: $2 - 10 - 08$

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GMAC MONTGAGE CORP. P. O. Box 4(22 VATER LOU IA 50704 18 00 205-4622 08 3500 2835

RIUPAGE COUNTY SHERTIFFS OFFICE 501 NI CHARTY FARM RO WHEATON IL 60187

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